

Start small, but start today. Saving doesn't have to be large and significant and difficult. Every little bit counts. Here are some fun tips that may be new to you.

1. Depending on the restaurant and size of your family, skipping a meal of dining out each week could result in a savings deposit of \$160 per month.
2. Treat saving as an account or another bill. On a monthly basis make a contribution just like you make your other payments on a monthly basis.
3. Get a cookie jar, coffee can or even a kiddie-piggy bank. Set aside the same amount every week. If this has worked and not worked for you in the past, add this: Do not count the savings...this will help you not spend it.
4. Tip yourself, you deserve it. When you go to lunch or dinner and tip the waitress 15 percent to 20 percent; put an equal amount aside for yourself. You will see that your "tips" will add up quickly.
5. After you have paid off a big debt such as a car loan or tuition; keep making the payments, except the payments now go to your savings.
6. If your utility bills are lighter than you expected this month? Save the difference.
7. Use those shopping membership cards that print your "savings" at the bottom of your receipt to help you save. Give the savings back to yourself by slipping that money in your savings jar.
8. Give up cigarettes -- or even cut your habit by half -- and put that money in the savings drawer. If you drop a pack-a-day habit by half, you could easily bank well over \$100 in a couple of months.
9. When you return your movies on time, pay yourself the late fee. That \$1.50 to \$4 can add up really quickly in your change jar.
10. Here is a double winner. If you are trying to lose weight and monitor your consumption of sweets; try this. Each time you go without dessert, that candy bar or even caffeine breaks; put the cost of the guilty pleasure you bypassed into your savings jar.